Amendments to the Claims

      This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method, comprising:

      executing computer implemented instructions performed by one or more ~~service provider~~ computers <u>associated with a payment service provider</u> for:

      receiving, ~~at a~~ <u>by the</u> payment service provider, a payment request for the payment service provider to pay a payee on behalf of a payor;

      assembling, [[at]] <u>by</u> the payment service provider <u>based at least in part on information included in the received payment request</u>, a plurality of debit options available for fulfilling the received payment <u>request</u>, ~~request based at least in part on information included in the received payment request,~~ wherein each of the plurality of debit options is associated with a respective risk processing method, <u>and</u> wherein a first of the plurality of debit options is associated with a different risk processing method than a second of the plurality of debit options;

      evaluating, [[at]] <u>by</u> the payment service provider, each of the plurality of debit options based on at least one predetermined factor associated with each of the plurality of debit options;

      selecting, [[at]] <u>by</u> the payment service provider, one of the plurality of debit options to be used when processing the payment request, wherein the selection is based at least in part on the evaluation of each of the plurality of debit options; and

      processing, [[at]] <u>by</u> the payment service provider, the payment request using the selected one debit option and the respective risk processing method associated with the one debit option.

2.   (Previously Presented) The method of claim 1, wherein each of the respective risk processing methods reduces a risk of financial loss to the payment service provider in processing the payment request on behalf of the payor.

3.   (Previously Presented) The method of claim 36, wherein:

the risk processing method of real-time debit authorization and the risk processing method of batch good funds processing comprise determining, prior to directing funds to the payee in association with processing the payment request, that payor funds are available,

the risk processing method of guaranteed funds processing comprises determining, prior to directing funds to the payee in association with processing the payment request, that an entity is available from which to collect funds if funds cannot be collected from the payor in association with processing the payment request,

the risk processing method of risk analysis comprises determining whether payment to the payee will be drawn on a deposit account associated with the payor, or drawn on a deposit account associated with an entity other than the payor, and

the risk processing method of debit-hold-credit processing comprises directing funds to the payee a predetermined period of time subsequent to initiating an electronic debiting of a deposit account associated with the payor.

4.   (Currently Amended) The method of claim 1, wherein the selected one debit option is associated with one of a real-time debit authorization risk processing method or a batch good funds processing risk processing method, and wherein executing computer-implemented instructions performed by one or more service provider computers further comprises executing computer-implemented instructions performed by one or more service provider computers for:

transmitting a debit authorization for an amount associated with the payment request to a financial institution at which at least one of a payor deposit account or a service provider deposit account is maintained.

5.   (Currently Amended) The method of claim 1, wherein the selected one debit option is associated with a guaranteed funds processing risk processing method, and wherein executing computer-implemented instructions performed by one or more service provider computers further comprises executing computer-implemented instructions performed by one or more service provider computers for:

identifying the entity from which to collect funds;

wherein the payment request is processed responsive to the identification of the entity;

wherein the payment is drawn on a deposit account associated with the payment service provider; and

wherein the identified entity is one of the payee and a consumer service provider with which the payor is associated.

6.   (Currently Amended) The method of claim 1, wherein the selected one debit option is associated with a risk analysis risk processing method, and wherein executing computer-implemented instructions performed by one or more ~~service provider~~ computers further comprises executing computer-implemented instructions performed by one or more ~~service provider~~ computers for:

determining at least one of i) [[if]] <u>whether</u> a monetary amount of the payment request is less than a predetermined first threshold, ii) [[if]] <u>whether</u> a total monetary amount of payments completed on behalf of the payor within a first predetermined time period is less than a predetermined second threshold, or iii) [[if]] <u>whether</u> a volume of payments completed on behalf of the payor within a second predetermined time period is less than a predetermined third threshold;

wherein, if it is determined that the monetary amount is not less than the first threshold, that the total monetary amount is not less than the second threshold, or that the volume is not less than the third threshold, processing the payment request includes issuing a draft to the payee drawn on the payor deposit account,

otherwise, processing the payment request includes issuing one of a check or an electronic funds transfer to the payee drawn on a deposit account associated with an entity other than the payor.

7.   (Previously Presented) The method of claim 1, wherein the assembling of the plurality of debit options is based upon at least one of i) the identity of the payor, ii) the identity of the payee, iii) the identity of a financial institution at which the payor maintains a deposit account, iv) the identity of a consumer service provider with which the payor is associated, v) a type of payment service offered by the payment service provider utilized by the payor, (vi) the payment amount, or (vii) the identity of the payment service provider.

8.   (Previously Presented) The method of claim 1, wherein each of the plurality of debit options is associated with a level of protection against financial loss to the payment service provider for processing a payment request, and wherein selecting one of the plurality of debit options includes selecting the available debit option that provides a highest level of protection against financial loss to the payment service provider among the plurality of debit options available for fulfilling the received payment request.

9.   (Previously Presented) The method of claim 1, wherein each of the plurality of debit options is associated with a cost of processing a payment request, and wherein selecting one of the plurality of debit options includes selecting the available debit option that is associated with a least cost of processing the payment request among the plurality of debit options available for fulfilling the received payment request.

10.   (Previously Presented) The method of claim 1, wherein each of the plurality of debit options is associated with a time period for processing a payment request, and wherein selecting one of the plurality of debit options includes selecting the available debit option that is associated with a shortest time period to complete payment to the payee among the plurality of debit options available for fulfilling the received payment request.

11.   (Cancelled)

12.   (Currently Amended) A system, comprising:
        [[a]] at least one communications interface configured to receive a payment request for a payment service provider to pay a payee on behalf of a payor; and
        [[a]] at least one processor configured to:
            i) assemble, based at least in part on information included in the received payment request, a plurality of debit options available for fulfilling the received payment request, request based at least in part on information included in the received payment request, wherein each of the plurality of debit options is associated with a respective risk

processing method, and wherein a first of the plurality of debit options is associated with a different risk processing method than a second of the plurality of debit options;

ii) evaluate each of the plurality of debit options based on at least one predetermined factor associated with each of the plurality of debit options;

iii) select one of the plurality of debit options to be used when processing the payment request, wherein the selection is based at least in part on the evaluation of each of the plurality of debit options; and

iv) process the payment request using the selected one debit option and the respective risk processing method associated with the one debit option.

13.   (Previously Presented) The system of claim 12, wherein each of the respective risk processing methods reduces a risk of financial loss to the payment service provider in processing the payment request on behalf of the payor.

14.   (Previously Presented) The system of claim 37, wherein:

the risk processing method of real-time debit authorization and the risk processing method of batch good funds processing comprise determining, prior to directing funds to the payee in association with processing the payment request, that payor funds are available in a deposit account associated with the payor prior to directing a payment,

the risk processing method of guaranteed funds processing comprises determining, prior to directing funds to the payee in association with processing the payment request, that an entity is available from which to collect funds if funds cannot be collected from the payor in association with processing the payment request,

the risk processing method of risk analysis comprises determining whether payment to the payee will be drawn on a deposit account associated with the payor, or drawn on a deposit account associated with an entity other than the payor, and

the risk processing method of debit-hold-credit processing comprises directing funds to the payee a predetermined period of time subsequent to initiating an electronic debiting of a deposit account associated with the payor.

15.   (Currently Amended) The system of claim 12, wherein:

the selected one debit option is associated with one of a real-time debit authorization risk processing method or a batch good funds processing method; and

the at least one processor is further configured to direct the transmission of transmit a debit authorization for an amount associated with the payment request to a financial institution at which at least one of a payor deposit account or a service provider deposit account is maintained.

16.   (Currently Amended) The system of claim 12, wherein:

the selected one debit option is associated with a guaranteed funds processing risk processing method;

the at least one processor is further configured to i) identify the entity from which to collect funds, and ii) to cause the payment request to be processed responsive to the identification of the entity;

the payment is drawn on a deposit account associated with the payment service provider; and

the identified entity is one of the payee and a consumer service provider with which the payor is associated.

17.   (Currently Amended) The system of claim 12, wherein:

the selected one debit option is associated with a risk analysis risk processing method;

the at least one processor is further configured to determine at least one of i) [[if]] whether a monetary amount of the payment request is less than a predetermined first threshold, ii) [[if]] whether a total monetary amount of payments completed on behalf of the payor within a first predetermined time period is less than a predetermined second threshold, or iii) [[if]] whether a volume of payments completed on behalf of the payor within a second predetermined time period is less than a predetermined third threshold;

if it is determined that the monetary amount is less than the first threshold, that the total monetary amount is less than the second threshold, or that the volume is less than the third threshold, processing the payment request includes issuing one of a check or an electronic funds

transfer to the payee drawn on a deposit account associated with an entity other than the payor; and

if it is determined that the monetary amount is not less than the first threshold, that the total monetary amount is not less than the second threshold, or that the volume is not less than the third threshold, processing the payment request includes issuing a draft to the payee drawn on the payor deposit account.

18.   (Currently Amended) The system of claim 12, wherein the <u>at least one</u> processor is further configured to assemble the plurality of debit options based upon at least one of i) the identity of the payor, ii) the identity of the payee, iii) the identity of a financial institution at which the payor maintains a deposit account, iv) the identity of a consumer service provider with which the payor is associated, v) a type of payment service offer by the payment service provider utilized by the payor, (vi) the payment amount, or (vii) the identity of the payment service provider.

19.   (Previously Presented) The system of claim 12, wherein each of the plurality of debit options is associated with a level of protection against financial loss to the payment service provider for processing a payment request; and

wherein the risk processing method associated with the selected one debit option provides a highest level of protection against financial loss to the payment service provider among the plurality of debit options available for fulfilling the received payment request.

20.   (Previously Presented) The system of claim 12, wherein each of the plurality of debit options is associated with a cost of processing a payment request, and

wherein the one debit option selected is associated with a least cost of processing the payment request among the plurality of debit options available for fulfilling the received payment request.

21.   (Previously Presented) The system of claim 12, wherein each of the plurality of debit options is associated with a time period for processing a payment request, and

wherein the one debit option selected is associated with a shortest time period to complete payment to the payee among the plurality of debit options available for fulfilling the received payment request.

22.   (Cancelled)

23.   (Currently Amended) A system, comprising:

means for receiving a payment request for a payment service provider to pay a payee on behalf of a payor;

means for assembling, based at least in part on information included in the received payment request, a plurality of debit options available for fulfilling the received payment request, ~~request based at least in part on information included in the received payment request,~~ wherein each of the plurality of debit options is associated with a respective risk processing method, and wherein a first of the plurality of debit options is associated with a different risk processing method than a second of the plurality of debit options;

means for evaluating each of the plurality of debit options based on at least one predetermined factor associated with each of the plurality of debit options;

means for selecting one of the plurality of debit options to be used when processing the payment request, wherein the selection is based at least in part on the evaluation of each of the plurality of debit options; and

means for processing the payment request using the selected one debit option and the respective risk processing method associated with the one debit option.

24.   (Currently Amended) The method of claim 4, wherein executing computer-implemented instructions performed by one or more ~~service provider~~ computers further comprises executing computer-implemented instructions performed by one or more ~~service provider~~ computers for:

receiving, responsive to transmitting the debit authorization, one of (i) confirmation that the payor deposit account has been successfully debited or (ii) confirmation that the service provider account has been successfully credited.

25.   (Canceled)

26.   (Currently Amended) The system of claim 15, wherein the <u>at least one</u> communications interface is further configured to receive, responsive to transmitting the debit authorization, one of (i) confirmation that the payor deposit account has been successfully debited or (ii) confirmation that the service provider account has been successfully credited.

27.   (Canceled)

28.   (Previously Presented) The method of claim 1, wherein the at least one predetermined factor associated with each of the plurality of debit options is chosen based upon at least one of i) the identity of the payor, ii) the identity of the payment service provider, or iii) the identity of a consumer service provider with which the payor is associated.

29.   (Previously Presented) The system of claim 12, wherein the at least one predetermined factor associated with each of the plurality of debit options is chosen based upon at least one of i) the identity of the payor, ii) the identity of the payment service provider, or iii) the identity of a consumer service provider with which the payor is associated.

30.   (Previously Presented) The method of claim 1, wherein the at least one predetermined factor comprises at least one of (i) a cost of processing factor, (ii) a risk of processing factor, or (iii) a speed of processing factor.

31.   (Previously Presented) The method of claim 1, wherein a respective numeric value for the at least one predetermined factor is stored for each of the plurality of debit options, and

wherein evaluating each of the plurality of debit options based on at least one predetermined factor comprises evaluating each of the plurality of debit options based at least in part on the stored respective numeric values.

32.   (Currently Amended) The method of claim 1, wherein executing computer-implemented instructions performed by one or more ~~service provider~~ computers further comprises executing computer-implemented instructions performed by one or more ~~service provider~~ computers for:

crediting the payee using a credit option associated with the selected one debit option.

33.   (Previously Presented) The system of claim 12, wherein the at least one predetermined factor comprises at least one of (i) a cost of processing factor, (ii) a risk of processing factor, or (iii) a speed of processing factor.

34.   (Currently Amended) The system of claim 12, wherein a respective numeric value for the at least one predetermined factor is stored for each of the plurality of debit options, and

wherein the <u>at least one</u> processor is operable to evaluate each of the plurality of debit options based on at least one predetermined factor by evaluating each of the plurality of debit options based at least in part on the stored respective numeric values.

35.   (Currently Amended) The system of claim 12, wherein the <u>at least one</u> processor is further configured to direct a crediting of the payee using a credit option associated with the selected one debit option.

36.   (Previously Presented) The method of Claim 1, wherein each of the respective risk processing methods comprises one of (i) real-time debit authorization, (ii) batch good funds processing, (iii) guaranteed funds processing, (iv) debit-hold-credit processing, and (v) risk analysis.

37.   (Previously Presented) The system of Claim 12, wherein each of the respective risk processing methods comprises one of (i) real-time debit authorization, (ii) batch good funds processing, (iii) guaranteed funds processing, (iv) debit-hold-credit processing, and (v) risk analysis.